
State:	Arkansas	Filing Company:	Sagicor Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	CYE2011 Annual Illustration Certification		
Project Name/Number:	Annual Illustration Certification/CYE2011		

Filing at a Glance

Company:	Sagicor Life Insurance Company
Product Name:	CYE2011 Annual Illustration Certification
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	08/16/2012
SERFF Tr Num:	AMFD-128637464
SERFF Status:	Closed-Filed-Closed
State Tr Num:	
State Status:	Filed-Closed
Co Tr Num:	CYE2011 ILL CERT

Implementation	
Date Requested:	
Author(s):	LisaAnne Keller
Reviewer(s):	Linda Bird (primary)
Disposition Date:	08/21/2012
Disposition Status:	Filed-Closed
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: CYE2011 Annual Illustration Certification
Project Name/Number: Annual Illustration Certification/CYE2011

Filing Company: Sagicor Life Insurance Company

General Information

Project Name: Annual Illustration Certification

Project Number: CYE2011

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 08/21/2012

State Status Changed: 08/21/2012

Created By: LisaAnne Keller

Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed Concurrently

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: LisaAnne Keller

Filing Description:

Please see Supporting Documentation for Illustration filing documents.

Company and Contact

Filing Contact Information

LisaAnne Keller, Sr. Contract Analyst
4343 N. Scottsdale Road
Suite 300
Scottsdale, AZ 85251

lisaanne_keller@sagicor.com
480-425-5100 [Phone] 5653 [Ext]
480-425-5130 [FAX]

Filing Company Information

Sagicor Life Insurance Company
4343 N. Scottsdale Road
Suite 300
Scottsdale, AZ 85251
(800) 531-5067 ext. 5653[Phone]

CoCode: 60445
Group Code: 3766
Group Name:
FEIN Number: 74-1915841

State of Domicile: Texas
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: 1 Retaliatory fee @ \$100 = \$100
Per Company: No

Company	Amount	Date Processed	Transaction #
Sagicor Life Insurance Company	\$100.00	08/16/2012	61761357

State:	Arkansas	Filing Company:	Sagicor Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/21/2012	08/21/2012

SERFF Tracking #:	AMFD-128637464	State Tracking #:		Company Tracking #:	CYE2011 ILL CERT
State:	Arkansas	Filing Company:	Sagicor Life Insurance Company		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	CYE2011 Annual Illustration Certification				
Project Name/Number:	Annual Illustration Certification/CYE2011				

Disposition

Disposition Date: 08/21/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Annual Illustration Filing Letter & Certifications		Yes

SERFF Tracking #:	AMFD-128637464	State Tracking #:		Company Tracking #:	CYE2011 ILL CERT
State:	Arkansas	Filing Company:	Sagicor Life Insurance Company		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	CYE2011 Annual Illustration Certification				
Project Name/Number:	Annual Illustration Certification/CYE2011				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Annual Illustration Filing Letter & Certifications		
Comments:			
Attachment(s):			
AR Illustration Letter 08.10.12.pdf			
AR Illustration Certification.pdf			
0 Certification 08.07.12 Catmull signed.pdf			



August 10, 2012

Commissioner Jay Bradford
Commissioner of Insurance
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 77201-1904

Dear Commissioner Bradford:

Subject: Illustration Filing for September 2012

Sagicor Life Insurance Company will be selling the following plans. They will all be illustrated.

Plan	Form
ISSPWL, Interest Sensitive Whole Life	1002AR
with Accelerated Benefit Rider	6013
with Accelerated Benefit Disclosure Form	6017
FISPWL, Fixed Indexed Single Premium Whole Life	1005AR
with Accelerated Benefit Rider	6013
with Accelerated Benefit Disclosure Form	6017
FIUL, Fixed Indexed Universal Life	1004AR
with Accidental Death Rider	6035
with Child Rider	6036
with Accelerated Benefit Insurance Rider	6061
with Waiver of Monthly Deduction Rider	6038
NLUL, No Lapse Universal Life	1010AR
with Accelerated Benefit Rider	6061
with Accidental Death Rider	6050
with Child Term Rider	6051
with Waiver of Monthly Deduction Rider	6052
PUL, Platinum Universal Life	1011AR
with Accidental Death Rider	6050
with Child Term Rider	6055
with Accelerated Benefit Rider	6061
with Waiver of Monthly Deduction Rider	6052

The certification for these plans is enclosed.

Sagicor Life Insurance Company will also be selling its 10/20/30 Term Life, Form 1000AR, ZZ Term Life, Form 1003AR, and Whole Life, Form 1009AR. These plans will not be illustrated.

AR


Sagicor Life Insurance Company

4343 N. Scottsdale Rd., Suite 300, Scottsdale, AZ 85251 • P.O. Box 52121, Phoenix, AZ 85072-2121
(888) SAGICOR or (888) 724-4267 • (480) 425-5100 • Fax (480) 425-5150
www.SagicorLifeUSA.com

Since the Illustration Filing for September 2011 the company has introduced the PUL and NLUL plans shown above. The company has not withdrawn nor changed any other old plans since the September 2011 filing.

If you need any other information, please call me at 1-800-531-5067, extension 5618.

Sincerely,

A handwritten signature in dark ink, appearing to read "LeRoy Pruitt", with a stylized flourish at the end.

LeRoy Pruitt, ASA, MAAA
Illustration Actuary



ILLUSTRATION CERTIFICATION

I, LeRoy Pruitt, am the Illustration Actuary for Sagicor Life Insurance Company, and a member of the American Academy of Actuaries. I was appointed by, or by the authority of, the Board of Directors of said insurer. I meet the Academy qualification standards for this position and am familiar with the illustration requirements.

This certification is as of September 1, 2012.

This certification is for the following plans:

I certify that the disciplined current scale to be used in illustrations conforms to the Actuarial Standard of Practice for Compliance with the NAIC Model Regulation of Life Insurance Illustrations promulgated by the Actuarial Standards Board, and that the illustrated scale to be used in authorized illustrations meet the requirements of this regulation.

I certify that scales used in illustrating non-guaranteed elements are in compliance with the requirements of the NAIC Model Regulation of Life Insurance Illustrations.

ISSPWL, Interest Sensitive Whole Life	1002AR
with Accelerated Benefit Rider	6013
with Accelerated Benefit Disclosure Form	6017
FISPWL, Fixed Indexed Single Premium Whole Life	1005AR
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with Accidental Death rider	6050
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I certify that the above listed policy forms are self-supporting as required by the NAIC Model Regulation on Life Insurance Illustrations.

I certify that the above listed policy forms are not lapse supported, as required by the NAIC Model Regulation of Life Insurance Illustrations.

The illustrated scale is not more favorable, at any duration, than the currently payable scale.

The method used to allocate overhead expenses is the generally recognized expense table approved by the NAIC.

No currently payable scale applicable for business issued within the previous 5 years and within the scope of the certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.

The policy forms listed above have been issued in the past. The non-guaranteed elements to be illustrated for these forms are consistent with the non-guaranteed elements of similar policies issued and now in force.

Non-guaranteed elements illustrated for new issues are consistent with those illustrated for similar in force policies.



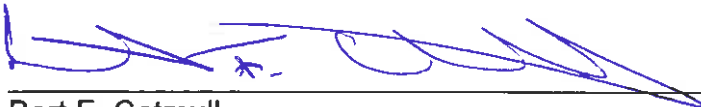
LeRoy Pruitt, ASA, MAAA
Illustration Actuary

August 10, 2012

ANNUAL ILLUSTRATION CERTIFICATION

I, Bart F. Catmull, so hereby certify that:

Our illustration formats meet the State requirements and that the scales used in insurer-authorized illustrations are those scales certified by our Illustration Actuary; and, Sagicor Life Insurance Company has provided our agents with information indicating that the expense allocation method used in our illustrations are the Generally Recognized Expense Table approved by the NAIC.



Bart F. Catmull
Chief Operating Officer, Chief Financial Officer &
Treasurer

August 7, 2012
Date